

How to
START
A
BUSINESS

In Maui County
a resource guide
to successful
business
development



MAYOR'S OFFICE OF
**ECONOMIC
DEVELOPMENT**
MAUI COUNTY

We are proud to support
businesses in Maui County!



Strong businesses, strong community



MAYOR'S OFFICE OF
**ECONOMIC
DEVELOPMENT**
MAUI COUNTY

TABLE OF CONTENTS

- I. GETTING STARTED2**
 - ENTREPRENEURIAL ASSISTANCE ORGANIZATIONS 2
 - 10 STEPS TO DEVELOP A VENTURE ON MAUI 6
 - 10 STEPS TO OPENING YOUR BUSINESS..... 9
 - BUSINESS LICENSE FOR MAUI COUNTY..... 12
 - CHILD CARE LICENSING 12
 - FOOD SALE & RESTAURANT PERMITS 13
 - LIQUOR LICENSE..... 13
 - BUILDING & ZONING PERMITS..... 14
 - PROFESSIONAL AND VOCATIONAL LICENSES 14
- III. REGISTRATION REQUIREMENTS.....16**
 - BUSINESS REGISTRATION 16
 - CHOOSING THE RIGHT BUSINESS STRUCTURE 17
 - TRADE NAME, TRADEMARKS, SERVICE MARKS..... 19
 - PATENTS..... 20
 - COPYRIGHTS..... 20
 - IMPORTING / EXPORTING 21
 - PRODUCT LABELING..... 23
- IV. TAXES25**
 - FEDERAL TAXES 25
 - HAWAII TAXES..... 25
 - OTHER HAWAII STATE TAXES 26
 - HAWAII TAX INCENTIVES..... 26
- V. FINANCING SOURCES28**
- VI. OTHER RESOURCES30**
 - AGRICULTURE 30
 - BOOKKEEPING AND ACCOUNTING..... 31
 - BUSINESS SIGNAGE 32
 - LABOR/WORKFORCE 32
 - EDUCATION..... 33
 - FILM/VIDEO/TV 33
 - INSURANCE 34
 - HIGH TECHNOLOGY..... 35
 - PUBLICATIONS..... 36
 - NEWSLETTERS 36
 - PERIODICALS 36
 - SUSTAINABILITY 37
 - WEBSITE DEVELOPMENT 38
- VII. ALPHABETICAL DIRECTORY41**
- NOTES.....52**

I. GETTING STARTED

ENTREPRENEURIAL ASSISTANCE ORGANIZATIONS

Organizations in Maui County that provide invaluable informational and educational assistance in starting and maintaining a business:

Hawaii Small Business Development Center Network, Maui Center

Maui Research & Technology Park

1300 N. Holopono St. Ste. 213, Kihei, HI 96753

Tel: (808) 875-5990, Fax: (808) 875-5989

Website: <http://www.hisbdc.org>, Email: pat.diaz@hisbdc.org

Support services for small or new businesses; training; free consulting through professional staff and business professionals; business plan assistance.

Hawaii Business Research Library

Maui Research & Technology Park

1300 N. Holopono St. Ste. 213, Kihei, HI 96753

Tel: (808) 875-5990, Fax: (808) 875-5989

Website: <http://hisbdc.org/BusinessResearchLibrary.aspx>

Email: library@hisbdc.org

Start-up and established business research assistance: business lists, demographic profiles, market trends, industry analysis, database searches, business ratios and sample business plans.

Maui County Business Resource Center

The Maui Mall, 70 E. Kaahumanu Ave., Unit B-9, Kahului, HI 96732

Tel: (808) 270-5770, Fax: (808) 270-5765

Website: <http://www.mauicounty.gov/mcbrc>

Email: karen.arakawa@mauicounty.gov

An extension project of the Mayor's Office of Economic Development (OED), MCBRC serves as an entrepreneurial resource for new or existing business owners who need business assistance for operations within Maui County. Free business workshops held every month.

Maui Business Action Center

Maui County Business Resource Center

The Maui Mall, 70 E. Kaahumanu Ave., Unit B-9, Kahului, HI 96732

Tel: (808) 270-5769, Fax: (808) 270-5765, Website: <http://cca.hawaii.gov/bac>

Provides information on licensing requirements for State, County and Federal governments including general excise tax license, business and trade name registration, employer registration and federal employer's identification number.

Kuhao Business Center

2 Kamoi St. Ste. 600, Kaunakakai, HI 96748

Tel: (808) 553-8100, Fax: (808) 553-8110

Website: <http://www.mauicounty.gov/kuhao>

Email: jennifer.hawkins@co.maui.hi.us

Provides information about starting a business in Maui County, conducts free workshops and classes, and facilitates business counseling for the island of Molokai.

MEO Business Development Center

99 Mahalani St., Wailuku, HI 96793

Tel: (808) 249-2990, Fax: (808) 249-2991

Website: <http://www.meoinc.org>, Email: micro@meoinc.org

Molokai Branch: 380 Kolapa Pl., Kaunakakai, HI 96748

Tel: (808) 553-3216, Fax: (808) 553-3776, Email: molokai@meoinc.org

Micro-Enterprise Loan Program for low- and moderate-income people offering business loans from \$500 to \$50,000; also a six-week entrepreneurial course held six times a year on Maui and four times a year on Molokai; business consulting services; and personal credit improvement programs.

Lokahi Pacific

1935 Main St. Ste. 204, Wailuku, HI 96793

Tel: (808) 242-5761, Fax: (808) 244-2057

Website: <http://www.lokahipacific.org>

Lokahi Pacific is an independent, private non-profit housing and community development corporation (CDC) incorporated in 1971. Lokahi Pacific develops projects that enrich the economic climate of the county, increases the inventory of affordable and special needs housing, and ensures that residents participate in that enrichment and share in its benefits. Programs offered for start-up businesses include incubator offices, conference room, a training room, and a shared-use, licensed 2-station commercial kitchen in the Lokahi Pacific Business Incubator Program at the Harry & Jeanette Weinberg Pono Center, 62 Market St., Wailuku; call (808) 422-3028.

Maui Economic Development Board, Inc.

1305 N. Holopono St. Ste. 1, Kihei, HI 96753

Tel: (808) 875-2300, Fax: (808) 879-0011

Website: <http://www.medb.org>

Economic development organization that provides entrepreneurial assistance to businesses in Maui County and those businesses outside the county seeking to relocate, particularly in the technology sector. MEDB provides workshops and training sessions that support business development, including topics such as capital formation, operations, marketing and business infrastructure.

SCORE of Hawaii, Inc.

Maui County Business Resource Center

The Maui Mall, 70 Kaahumanu Ave. Unit B-9, Kahului, HI 96732

Tel: (808) 270-5770, Fax: (808) 270-5765

Website: <http://www.hawaiiiscore.org>

Service Corps of Retired Executives is a nonprofit association that provides free and confidential small business counseling by dedicated and experienced volunteer counselors.

Maui Chamber of Commerce

95 Mahalani St. Ste. 22-A, Wailuku, HI 96793

Tel: (808) 244-0081, Fax: (808) 244-0083

Website: <http://www.mauichamber.com>, Email: info@mauichamber.com

Business advocacy; marketing and networking; seminars and training classes; business referrals/resource center.

Maui Native Hawaiian Chamber of Commerce

Website: <http://www.mnhcoc.org>

Promotes and sustains the Hawaiian culture and seeks to improve the socio-economic status of Native Hawaiians in business. Provides educational and cultural workshops, networking, leadership roles and community service.

Maui Filipino Chamber of Commerce

Website: <http://www.mauifilipinochamber.com>

Business advocacy; marketing and networking; seminars and training classes; business referrals.

Mayor's Office of Economic Development, County of Maui

2200 Main St. Ste. 305, Wailuku, HI 96793

Tel: (808) 270-7710, Fax: (808) 270-7995

Website: <http://www.mauicounty.gov/mayor/economic>

Email: economic.development@mauicounty.gov

Informational support for existing and new businesses as well as community development projects.

Molokai Community Services Council

P.O. Box 2047, Kaunakakai, HI 96748

Tel: (808) 553-3244, Fax: (808) 553-3370

Website: <http://www.molokai.org>, Email: mcsc@molokai.org

Provides non-profit sponsorship for human services, charitable programs and community-building projects.

OAHU ORGANIZATIONS:**Small Business Administration, U.S.**

Hawaii District Office

500 Ala Moana Blvd. Ste. 1-306, Honolulu, HI 96813

Tel: (808) 541-2990, Fax: (808) 541-2976

Website: <http://www.sba.gov/hi>

Business information, counseling, training, financial assistance and Minority Enterprise Development Program certification.

INTERNET:**Hawaii Business Express (One-Stop Registration)**

Website: <http://www.hbe.ehawaii.gov>

Online for State/IRS. Register a business/trade name, GET license, employee income tax withholding number and unemployment insurance ID number.

10 STEPS TO DEVELOP A VENTURE ON MAUI

From the Hawaii Small Business Development Center, Maui Center

- 1) **Self Assessment.** Do some exercises to clarify your strengths and weaknesses. Be clear about what your passion is. Tools to help with this include books such as *What Color is Your Parachute* by Richard Bolles. If you are not already involved in the Maui Community, get involved by joining community groups. Volunteer, network and ask yourself, "how will my business enhance the immediate and larger community?"
- 2) **Write First Draft of Marketing Strategy.** Create a hypothesis of what you think you want to do. Specify the:
 - **Product/Service/Experience/Story** that you are going to sell and provide. What are the benefits to your customers?
 - **People/Customers/Clients/Stakeholders** that you are going to be selling and providing to, including intermediaries and end users as well as partners and employees.
 - **Place/Location/Delivery method.** How are you going to get your product to your people?
 - **Price.** What is the cost of your goods? What are your customers going to pay, how are they going to do so?
 - **Promotion.** How are people going to find out about your product and then be sold on buying it?
- 3) **Research Viability, Costs, Key Players.** Test your hypothesis by talking to potential customers, suppliers, landlords, competitors and complimentary businesses (both on Maui and elsewhere). Find out what trade associations cover your proposed business. Contact them for information. Go to trade shows. If you do not have experience in the proposed type of business, get some—either yourself, or through a partner or consultant/mentor who is very experienced in the proposed type of business. Contact the Hawaii Business Research Library to see what has been written about the industry, competitors, customers, etc. Think out your operation. What kind of facilities, if any, will you need? What kind of skills? Time commitments? Equipment? Leasehold Improvements? Operating Expenses? Insurance?

- 4) **Create Initial Financial Projections.** Analyze to determine how much money you might need to start the business, what kind of sales you can achieve, and whether it makes economic sense (how much will you earn for your time, for your investment of money?). Use a computer spreadsheet program like Excel. If this is Greek to you, get a family member or friend to help, take a class, work with a Small Business Development Center (SBDC) consultant, or hire a paid consultant to help you with this. You may decide that it does not work, and that you have to come up with a new hypothesis.
- 5) **Develop Preliminary Financing Strategy.** With your estimate as to how much money it will take to start the business, figure out how much you can raise from savings, partners, friends and family. You may be able to cover 50%-80% of the financing with a bank loan depending on the riskiness of the venture, what you have as security/collateral for the loan, and you and your key players' credit rating. Alternatively, you may be able to get funding from a community loan fund, someone who will benefit from your business, i.e. suppliers, customers, complementary businesses and/or angel investors. Develop a hypothesis as to how you will finance the business and repay the funding sources.
- 6) **Research Specific Requirements.** Contact the Business Action Center at the Maui County Business Resource Center (808-270-5769) to find out what government permits you may need, what the process for obtaining them is, the timeframe and cost. Talk to bankers and other sources of finance to test your hypotheses, and pick up application forms. Speak to one or more attorneys and a Certified Public Accountant or very experienced bookkeeper to get their advice as to what you need in terms of legal structure, contracts, and what it will cost for their services and when you will need to pay them. Refine your costs estimates from suppliers—get it in writing. Get a preliminary lease from a landlord, including a subject to obtaining financing clause.

- 7) **Create a full draft of a business plan.** Try to keep the plan succinct and factual. It does not need to be more than 10 pages, including financials—five pages is even better. Make sure you have copies of your own tax returns for the last three years, and if you are buying an existing business, get copies of their financial statements for the last three years. Get resumes of all your team members for the appendix, and write short summary bio paragraphs for the body of your plan. Include in your appendix copies of directly-relevant market research, bids from suppliers, leases, etc. Consider taking a business plan class (see Small Business Development Center Workshops), also the Core Four program offered by Maui Economic Opportunity (MEO).
- 8) **Assemble your team to refine your business plan draft.** Bring together professionals you trust or even business-savvy family members to be on your consulting team. Examples: Attorney, Accountant/CPA, Banker, Insurance Agent, Vendors/Suppliers, Consultant, SBDC and the MCBRC. Let them read your draft plan and listen carefully to what they have to say. This exercise could save you considerable money and wasted time from mistakes you might make without proper guidance. After consulting with your team, this may be an appropriate time to register trade names, create legal entities, etc. If you are going for equity investment, you may need to find out the preferred legal structure for your investors. Before submitting a request for equity investment, talk to a qualified lawyer.
- 9) **Submit your plan to financing sources.**
- 10) After receiving written approval for financing—or better yet, money in the bank—**initiate the launch of the business.**

10 STEPS TO OPENING YOUR BUSINESS

From the Maui County Business Resource Center

After completing *10 Steps to Develop a Venture on Maui* by David Fisher (page 6), you are ready to register and launch your business.

1. Assemble Your Team. Attorney, Accountant/CPA, Banker, Insurance Agent, Vendors/Suppliers, Consultant, SBDC and the MCBRC. Meet with your team prior to commencing with steps #2 – #10.

2. Register Your Business with the Department of Commerce and Consumer Affairs (DCCA). Choose the best legal form or business structure:

- Sole Proprietorship – Trade Name Registration (form T-1) for DBA name
- General Partnership – Registration Statement for Partnership (form GP-1)
- Limited Liability Partnership – Registration Statement for Partnership (form GP-1)
- Statement of Qualification (form LLP-1)
- Limited Liability Company – Articles of Organization (form LLC-1)
- Corporation (C-Corporation or S-Corporation) Articles of Incorporation (from DC-1)
- Non-Profit Corporation – Articles of Incorporation (form DNP-1)

Forms are available online at <http://www.hawaii.gov/dcca>. Check to make sure the trade name you want to register is not already taken prior to filing.

3. Obtain a Federal Employer Identification Number (EIN). Obtain EIN online at <http://www.irs.gov> or call toll-free at (800) 829-1040.

4. Obtain General Excise Tax License (G.E.T) (Form BB-1). Form BB-1 is available at the Department of Taxation and the Maui Business Action Center (see staff of the Maui County Business Resource Center), or you may download the form from the Department of Taxation website at <http://www.hawaii.gov/tax>.

For in-person filing, go to the Maui Business Action Center at the Maui Mall (see staff of the Maui County Business Resource Center) or the Department of Taxation, 54 S. High St. 2nd floor, Wailuku, HI 96793.

YOU CAN NOW OPEN A BUSINESS BANKING ACCOUNT, APPLY FOR A SMALL BUSINESS LOAN OR LINE OF CREDIT.

5. Obtain Professional and Vocational License & Insurance. Check with the State's Professional and Vocational Licensing Division for regulated industries and programs (nurse, contractor, realtor, etc.) at (808) 586-3000 or online at <http://cca.hawaii.gov/pvl>.

Contact a business insurance broker to obtain business liability insurance.

6. Location, Location, Location. Locate a building or office space within a commercial area or special zone for business. Work with a commercial realtor that represents your interest. Make sure your lease has provisions for allowing time for build-outs, permits, inspections, etc.

If considering the food industry, food must be prepared in a commercial kitchen. When building such a facility, you will need inspections by the State Health Department, County Fire Marshal and County Water Department. A Certificate of Occupancy from the County Planning Department is required prior to operation. Other requirements may be in place, make sure to check all areas before opening.

If you're considering a home-based business, make sure it is within the legal limitations for a home-based business. Review the Maui County Code Section 19.04.040 and Section 19.08.030(H), which require a special use permit. The County Planning Department also has a procedure to allow a home-based business without a permitting procedure. However, the conditions of approval may be more restrictive than pursuing a special use permit. For more information call the Maui County Planning Department, Zoning Administration and Enforcement Division at (808) 270-7253.

Research any local restrictions that may affect the area (example: historical preservation areas, etc.)

7. Being an Employer: Check with the State of Hawaii, Department of Labor to obtain more information on hiring employees or using contract labor. If you plan to hire employees, there are several requirements, including:

- Apply for Unemployment Insurance tax to receive a DOL number
- Obtain Workers Compensation Insurance, Disability Insurance (TDI)
- Provide prepaid health care insurance
- File State and Federal withholding payments

You may hire an accountant to do payroll. Many small companies seek help from employee leasing firms.

8. Attend Workshops, Seek Counseling, Network. No one person can know everything. Network with the local Chambers of Commerce. Attend workshops and training. Seek counseling from the Small Business Development Center or the Maui County Business Resource Center. Take a business plan class with Maui Economic Opportunity (MEO). Continue your education at UH Maui College's Office of Continuing Education & Training.

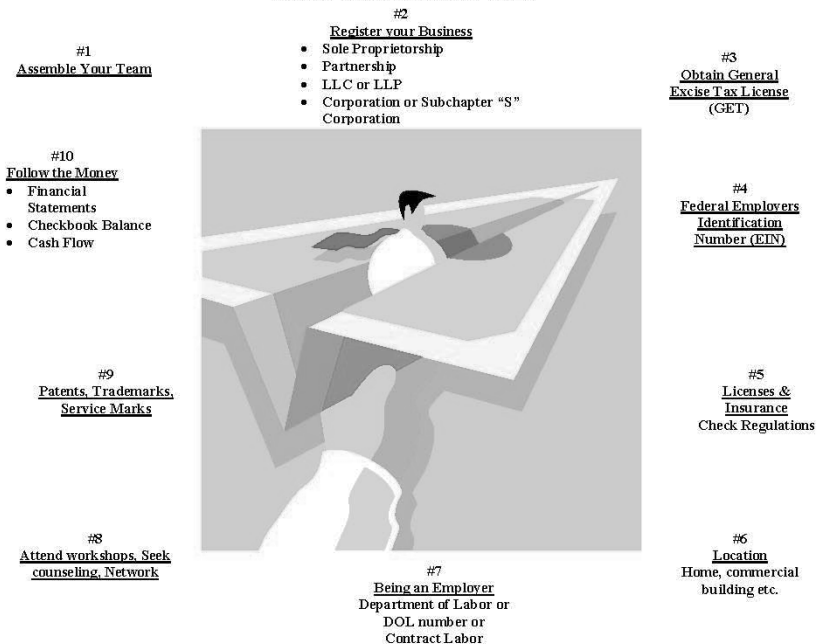
9. Patents, Trademarks, Service Marks: Contact the State of Hawaii Department of Commerce & Consumer Affairs (DCCA), or call the U.S. Trademark Assistance Center toll-free at (800) 786-9199.

To protect your intellectual property, go to <http://www.uspto.gov> and seek help from an attorney familiar with patents.

10. Follow the Money. Even if you have an accountant or bookkeeper, learn to read a financial statement, update your cash flow statement monthly, sign your business checks personally and keep a running bank balance. Know your financial picture at all times.

Now Market, Market, Market

Opening Your Business Flow-Chart



II. LICENSES AND PERMITS

BUSINESS LICENSE FOR MAUI COUNTY

Maui County requires a business license for certain occupations and business activities in addition to any State of Hawaii requirement. This publication provides basic information on these permits.

Businesses that absolutely must obtain a license to operate in Maui County include:

- Auctioneers
- Bicycle Tours
- Boarding Houses
- Dismantling
- Firearms Dealers
- Ocean Recreation
- Pawn Shops
- Rebuilding Motor
- Vehicles for Resale
- Scrap Metal Recyclers
- Second Hand Dealers
- Taxi Cab
- Tenement House or Lodging
- Used vehicle Parts & Accessories
- Vendors (Road)
- Wrecking & Salvaging

Contact the Maui County Business Resource Center in Maui Mall at (808) 270-5770 to determine what type of license you need and what agencies you need to contact.

Motor Vehicles and Licensing Division

Department of Finance, County of Maui

70 E. Kaahumanu Ave. #A17, Kahului, HI 96732-2176

Tel: (808) 270-7363, Fax: (808) 270-7857

Website: <http://www.mauicounty.gov/departments/finance>

This division issues most county business permits, including permits for roadside vendors such as lunch wagons.

CHILD CARE LICENSING

Licensing for childcare providers is issued by the State Department of Human Services:

Department of Human Services, Hawaii State

270 Waiehu Beach Rd. #111A, Wailuku, HI 96793

Tel: (808) 243-5866

Website: <http://humanservices.hawaii.gov>

Information is available through PATCH (People Attentive to Children), Hawaii's statewide child care resource and referral agency:

PATCH (People Attentive to Children)

1063 Lower Main St. Unit C-214, Wailuku, HI 96793

Tel: (808) 242-99232 Fax: (808) 242-4672

Website: <http://www.patchhawaii.org>, Email: patch@patch-hi.org

FOOD SALE & RESTAURANT PERMITS

See the Health Department, State of Hawaii, Permits & Licenses (below).

HEALTH DEPARTMENT, STATE OF HAWAII PERMITS & LICENSES

The following types of businesses require a permit, license, or certification from the Department of Health:

- Environment: Air, water, drinking water, wastewater, solid and hazardous waste.
- Food and Eating Establishments: Restaurants, supermarkets, grocery, convenience store, manufacturers, bottling/canning, food warehouse/wholesaling.
- Hospitals and Medical Facilities: including adult residential care homes
- Trades and Professions in: Alcohol and Drug Abuse Counseling Certification, Tattoo Licensing, Embalming, Licensing to Perform Marriages

Department of Health, Hawaii State

Maui District Office

54 S. High St. Rm. 301, Wailuku, HI 96793

Tel: (808) 984-8200, Fax: (808) 984-8222

Website: <http://health.hawaii.gov>

LIQUOR LICENSE

Department of Liquor Control, County of Maui

2145 Kaohu St. Rm. 105, Wailuku, HI 96793

Tel: (808) 243-7753, Fax: (808) 243-7558

Lahaina Office: 788 Pauoa St. Rm. 102, Lahaina, HI 96761

Tel: (808) 661-9581, Fax: (808) 661-8375

Website: <http://www.mauicounty.gov/departments/liquor>

Email: liquor@mauicounty.gov

BUILDING & ZONING PERMITS

Any building or structure being erected, constructed, enlarged, repaired, moved, improved, converted, altered, removed, or demolished will require a building permit. Contact:

Development Services Administration

County of Maui Department of Public Works and Environmental Management

250 S. High St., Wailuku, HI 96793

Tel: (808) 270-7379, Fax: (808) 270-7972

Website: <http://www.mauicounty.gov>

Email: dsa@mauicounty.org

It is important to consider zoning regulations when choosing a site for your business. For zoning permit information, contact:

Department of Planning, County of Maui

2200 Main St. #335, Wailuku, HI 96793

Tel: (808) 270-7253, Fax: (808) 270-7634

Website: <http://www.mauicounty.gov/departments/planning>

Email: planning@mauicounty.gov

PROFESSIONAL AND VOCATIONAL LICENSES

Hawaii requires that people in certain professions and occupations be licensed in order to assure high standards in their business activities. To learn more about a specific licensing area, contact:

Professional and Vocational Licensing Division

Hawaii State Department of Commerce & Consumer Affairs

Tel: (808) 586-3000

Website: <http://www.hawaii.gov/dcca/areas/pvl>

Email: pvl@dcca.hawaii.gov

BOARDS

Accountancy
Acupuncture
Barbering and Cosmetology
Boxing
Chiropractor
Contractor
Dentist and Dental Hygienist
Electrician and Plumber
Elevator Mechanic
Engineer, Architect, Surveyor and
Landscape Architect
Massage Therapy
Medical and Osteopathy (MD, DO,
EMT-Basic, EMT-Paramedic,
Physician Assistant, and Podiatrist)
Motor Vehicle Industry
Motor Vehicle Repair
Naturopathic Medicine
Nursing
Optometry
Pest Control
Pharmacy and Pharmacist
Physical Therapy
Private Detective and Guard
Psychology
Real Estate
Speech Pathology and Audiology
Veterinary

PROGRAMS

Activity Desk
Athletic Trainers
Cemetery and Pre-Need Funeral
Authority
Collection Agency
Condominium Property Regimes
Dispensing Optician
Electrologist
Employment Agency
Hearing Aid Dealer and Fitter
Marriage and Family Therapist
Mental Health Counselor
Mixed Martial Arts Contests
Nurse Aide
Nursing Home Administrator
Occupational Therapist
Port Pilot
Real Estate Appraiser
Respiratory Therapist
Social Worker
Subdivision
Time Share
Travel Agency
Uniform Athlete Agents

III. REGISTRATION REQUIREMENTS

BUSINESS REGISTRATION

In Hawaii, corporations, partnerships, limited liability companies and limited liability partnerships are registered with the Department of Commerce and Consumer Affairs, Business Registration Division (BREG). Registering a business with the Business Registration Division is relatively simple.

To File Online

You may file online by signing up for a free account with Hawaii Business Express (HBE) One-Stop Registration. Business Express is the quick and easy way to start a business in the state of Hawaii. One simple interface covers all the forms with all the state agencies and partners. Easy-to-read instructions and context-sensitive help make creating a business with Business Express safe, fast and efficient. <http://hbe.ehawaii.gov/BizEx/home.eb>

To File by Mail or Fax,

All of BREG's business registration, amendment, correction, and reservation forms are available for download. These forms can be filled out on your computer and are for downloading and printing only for filing by mail, fax, or over-the-counter.

Business Registration Division

Department of Commerce & Consumer Affairs

P.O. Box 40, Honolulu, HI 96810

Tel: (808) 586-2727, Fax: (808) 586-2733

Website: <http://cca.hawaii.gov/breg>

Email: breg@dcca.hawaii.gov

Consumer Dial Fax on-Demand Service: (808) 587-1234

To File Over-the-Counter

Maui Business Action Center

Maui County Business Resource Center

The Maui Mall, 70 E. Kaahumanu Ave. Unit B-9, Kahului, HI 96732

Tel: (808) 270-5769, Website: <http://www.mauicounty.gov/mcbrc>

Department of Commerce and Consumer Affairs, Hawaii State

Maui District Office (only forms available here):

1063 Lower Main St. Ste. C216, Wailuku, HI 96793

Tel: (808) 243-5808, Website: <http://cca.hawaii.gov>

CHOOSING THE RIGHT BUSINESS STRUCTURE

A specific business structure is generally chosen for liability and/or tax issues. It is recommended you research each legal structure thoroughly and consult a tax accountant and/or attorney prior to making your decision.

Sole Proprietorship

A business owned and managed by a single individual is a sole proprietorship.

General Partnership

A partnership exists when two or more persons join together in the operation and management of a business venture. A formal partnership agreement is recommended in order to address potential conflicts before they arise.

Limited Partnership

A partnership comprised of one or more general partners who manage the business and who are personally liable for partnership debts, and one or more limited partners who contribute capital and share in profits but who take no part in running business and incur no liability with respect to partnership obligations beyond contribution.

“C” Corporation

A “C” corporation is a legal entity made up of persons who have received a charter legally recognizing the corporation as a separate entity having its own rights, privileges and liabilities, apart from those of the individuals forming the corporation.

Subchapter “S” Corporation

A special section of the Internal Revenue Code permits a corporation to be taxed as a partnership or sole proprietorship, with the profits taxed at the individual rather than the corporate rate. IRS publication 589.

Limited Liability Companies & Partnerships – (“LLCs” and “LLPs”)

An LLC combines selected corporate and partnership characteristics while still maintaining status as a legal entity distinct from its owners. The Limited Liability Partnership (LLP) is similar to the LLC with the exception that it is aimed at professional organizations.

Additional information and forms can be found on the Department of Commerce and Consumer Affairs website at <http://cca.hawaii.gov/breg>.

EMPLOYER REGISTRATIONS

Federal, IRS

An Employer Identification Number (EIN) is also known as a federal tax identification number, and is used to identify a business entity. Generally, businesses need an EIN. You may apply for an EIN in various ways, and now you may apply online at <http://www.irs.gov/businesses/index.html>.

For further information, contact:

Internal Revenue Service

U.S. Department of Treasury
300 Ala Moana Blvd. #1002, Honolulu, HI 96813
Toll Free Tel: (800) 829-1040, Local Tel: (808) 524-5953
Website: <http://www.irs.gov>

State of Hawaii, Department of Taxation

In addition to the Federal Employer Identification Number (EIN) required by the IRS, the State of Hawaii also requires that an employer obtain a Hawaii employer's withholding identification number (Form GEW-TA-RV-3).

Contact:

Taxpayer Services

Hawaii State Department of Taxation
830 Punchbowl St., Honolulu, HI 96813
Tel: (808) 587-4242, Website: <http://tax.hawaii.gov>
Maui: 54 S. High St. Rm. 208, Wailuku HI 96793
Tel: (808) 984-8500, Fax: (808) 984-8522
Email: tax.maui.office@hawaii.gov
Molokai: P.O. Box 275, Kaunakakai, HI 96748
Tel: (808) 553-5541

State of Hawaii, Department of Labor

Hawaii requires all employers to pay unemployment contributions, and to obtain worker's compensation insurance, temporary disability insurance and prepaid health care insurance. Each employer must register with the Unemployment Insurance Division Department of Labor and Industrial Relations. For further information, contact:

Department of Labor and Industrial Relations, Hawaii State

State of Hawaii, 830 Punchbowl St. Honolulu, HI 96813

Tel: (808) 586-8914

Website: <http://labor.hawaii.gov>

(NOTE: Hawaii Business Express is the quick and easy way to start a business in the state of Hawaii. One simple interface covers all the forms with all the state agencies and partners. Go to <http://hbe.ehawaii.gov/BizEx/home.eb>.)

TRADE NAME, TRADEMARKS, SERVICE MARKS

Any business may register a trade name, trademark or service mark to give notice to the public of the intent to use the trade name, trademark or service mark in Hawaii. Ownership of a trade name, trademark or service mark is acquired by adoption and usage of it.

Trade names are fictitious names that are assumed by a business and that do not contain the owner's names.

Trademarks are words, designs, or words and designs in combination that are used as identifiers for goods and services.

Service marks are used to identify the type of service a business provides.

Before filing an application, the applicant should check the computerized list of registered names to determine if there is a registration that is substantially identical to the name he wishes to register. A check should also be made in the telephone directory of each island, the city directory and with the Department of Taxation.

To file an application with appropriate fees, contact:

Business Registration Division

Department of Commerce & Consumer Affairs

P.O. Box 40, Honolulu, HI 96810

Tel: (808) 586-2727, Fax: (808) 586-2733

Website: <http://cca.hawaii.gov/breg>

Email: breg@dcca.hawaii.gov

Consumer Dial Fax on-Demand Service: (808) 587-1234

Federal registration of trademark:

Trademark Assistance Center

U.S. Patent and Trademark Office

Toll-free Tel: (800) 786-9199

Website: <http://www.uspto.gov/trademark>

Email: TrademarkAssistanceCenter@uspto.gov

Caution: Federally registered trademarks may conflict with and supersede state registered business and product names. Businesses are encouraged to check for conflicts with federal trademarks.

PATENTS

New and useful inventions can be protected by a U.S. Patent.

Professional assistance from a patent attorney is strongly urged because patent procedures are detailed and technical. Patent attorneys are registered with the U.S. Patent and Trademark Office.

For further information, contact:

Inventors Assistance Center

Toll-free Tel: (800) 786-9199

Website: <http://www.uspto.gov/patent>

COPYRIGHTS

A Copyright is a form of protection provided to the authors of “original works of authorship” including literary, dramatic, musical, artistic, and certain other intellectual works, both published and unpublished. The 1976 Copyright Act generally gives the owner of copyright the exclusive right to reproduce the copyrighted work, to prepare derivative works, to distribute copies of the copyrighted work, to perform the copyrighted work publicly, or to display the copyrighted work publicly.

Copyrights are registered by:

U.S. Copyright Office

101 Independence Avenue, S.E., Washington, D.C. 20559-6000

Tel: (202) 707-3000, Toll-free Tel: (877) 476-0778

Forms & Publications Tel: (202) 707-9100

Website: <http://www.copyright.gov>

There are times when you may desire a combination of **copyright**, **patent** and **trademark** protection for your work. You should consult an attorney to determine what forms of intellectual property protection are best suited to your needs.

IMPORTING / EXPORTING

The U.S. Customs and Border Protection (CBP) is responsible for ensuring that all goods entering and exiting the United States do so in accordance with all applicable U.S. laws and regulations. See Import/Export section of the website: <http://www.cbp.gov>.

Importers may also wish to obtain guidance from private-sector experts who specialize in importing, for example, licensed customs brokers, attorneys or consultants. It is recommended that you obtain more specific import/export information from a Customs officer at the port nearest you.

Customs Service

U.S. Department of Homeland Security

Honolulu Port: 300 Ala Moana Blvd. Rm. 2500, Honolulu, HI 96850

Tel: (808) 356-4100, Fax: (808) 356-4185

Kahului Port: P.O. Box 1458, Kahului, HI 96732

Tel: (808) 877-6013, Fax: (808) 877-5703

Website: <http://www.cbp.gov/trade/basic-import-export>

The Hawaii Foreign-Trade Zone

Hawaii's Foreign-Trade Zone #9 is a duty-free, secure location authorized by the federal government that is legally outside of the customs territory of the United States. By operating in a Foreign-Trade Zone, companies are able to reduce some of the risks and costs that accompany international transactions.

Foreign-Trade Zone No. 9

521 Ala Moana Blvd. #201, Honolulu, HI 96813

Tel: (808) 586-2507, Fax: (808) 586-2512

Website: <http://www.ftz9.org>

Email: administration@ftz9.org

Export/Import Bank

Export-Import Bank's mission is to assist in financing the export of U.S. goods and services to international markets by providing working capital guarantees (pre-export financing); export credit insurance; and loan guarantees and direct loans (buyer financing). Contact:

U.S. Export-Import Bank

811 Vermont Avenue, N.W., Washington, D.C. 20571

Toll free Tel: (800) 565-3946, Fax: (808) 565-3380

Website: <http://www.exim.gov>

U.S. Export Assistance Center

U.S. Export Assistance Centers provide trade promotion and export-finance assistance for entrepreneurs. For additional info, visit www.export.gov/eac or contact:

Hawaii Export Assistance Center

Hawaii Foreign-Trade Zone No. 9

521 Ala Moana Blvd. #214, Honolulu, HI 96813

Tel: (808) 522-8041, Toll-free Tel: (800) 872-8723

PRODUCT LABELING

Bar Coding

The first step to placing a U.P.C. (Universal Product Code) on your product is completing a membership application. Members receive a unique licensed number to create U.P.C.'s and other GS1 identification numbers, plus many exclusive tools and resources. For additional information, contact:

GS1 US

7887 Washington Village Drive Ste. 300, Dayton, OH 45459

Tel: (937) 435-3870, Fax: (937) 435-7317

Email: info@gs1us.org

Website: <http://www.gs1us.org>

Made in Maui

The Made in Maui Trade Council is a committee of the Maui Chamber of Commerce with over 70 members working together to increase awareness of locally made products. Their trademarked "Made in Maui" seal is a sign to the consumer of a product's local Maui origin and that at least 51% of the value added to the product was done on Maui. For more information, contact:

Maui Chamber of Commerce

95 Mahalani St. Ste. 22A, Wailuku, HI 96793

Tel: (808) 244-0081, Fax: (808) 244-0083

Website: <http://www.mauichamber.com>

Email: info@mauichamber.com

Grown on Maui

Maui County Farm Bureau

P.O. Box 148, Kula HI 96790

Tel: (808) 281-9718

Website: <http://www.mauicountyfarmbureau.org>

Email: info@mauicountyfarmbureau.org

Made in Molokai

Molokai Chamber of Commerce

P.O. Box 515, Kaunakakai, HI 96748

Tel: (808) 646-0928

Email: info@molokaichamber.org

Made in Hawaii

Business Development & Marketing Division

Hawaii State Department of Business, Economic Development
& Tourism

P.O. Box 2359, Honolulu, HI 96804

Tel: (808) 587-2584, Fax: (808) 587-3388

Website: <http://invest.hawaii.gov>

Hawaii Seal of Quality

A program to distinguish Hawaii-grown fresh produce and processed agricultural products from look-alike products. The primary produce must be grown in Hawaii, and there are quality standards. For more information, contact:

Agricultural Development Division, Market Development Branch

Hawaii Department of Agriculture

1428 South King St., Honolulu, HI 96814-2512

Tel: (808) 973-9595, Fax: (808) 973-9590

Website: <http://hdoa.hawaii.gov>

E-mail: hdoa.md@hawaii.gov

Made in USA

Federal Trade Commission

Bureau of Consumer Protection

Website: <http://www.ftc.gov>

IV. TAXES

FEDERAL TAXES

Federal Self-Employment Tax

Everyone must pay Social Security and Medicare coverage. Contributions are made through the self-employment tax.

Federal Income Tax

Paying Federal income taxes depends upon your legal form of business (i.e. sole proprietorship, partnership or corporation). Seek professional assistance, or go to the IRS website listed below.

Federal Payroll Tax

Any business with employees must register with the IRS and receive an EIN (Employer Identification Number) and pay federal withholding taxes at least quarterly.

Taxpayers can call a toll-free number (800) 829-1040 to get a Federal Employer Identification Number (EIN) for their business. For additional information contact:

Internal Revenue Service

U.S. Department of Treasury

300 Ala Moana Blvd. #1002, Honolulu, HI 96813

Toll Free Tel: (800) 829-1040, Local Tel: (808) 524-5953

Website: <http://www.irs.gov>

HAWAII TAXES

General Excise Tax

Every person or company intending to do business in Hawaii, including every individual who is self-employed or who hires employees, must apply for a General Excise Tax Identification Number. This number is assigned by the State Department of Taxation and identifies each business for tax filing, withholding and paying purposes.

The General Excise Tax application (Basic Business Application BB-1) can be downloaded from the forms section of the Tax Department's website at <http://files.hawaii.gov/tax/forms/2013/bb1packet.pdf>.

(Note: Applying online with "Hawaii Business Express" will file this Basic Business Application. Go to <https://hbe.ehawaii.gov/BizEx/home.eb>.)

County Surcharge Tax

Businesses that deliver goods or services to Oahu and have a “physical presence” on Oahu are subject to the new 0.5% County Surcharge tax (“Physical presence” means, for example, having an office on Oahu, an employee or agent on Oahu, or a sales representative or agent traveling to Oahu to do business.) Only the portion of your business income generated from Oahu sales/services or Oahu rentals are subject to the new 0.5% tax.

The County Surcharge tax is a relatively new tax added to the General Excise (GE) tax to pay for Oahu's mass transit system. It began on January 1, 2007. The tax rate is 0.5%. When added to the 4% GE tax, the total tax rate is 4.5% (for transactions subject to the County Surcharge tax). In general, any income earned from any transaction related to an Oahu customer is subject to the County Surcharge tax.

OTHER HAWAII STATE TAXES

Depending on the type of business, additional taxes may be required. For all state tax-related questions, contact:

Taxpayer Services

Hawaii State Department of Taxation
830 Punchbowl St., Honolulu, HI 96813
Tel: (808) 587-4242, Website: <http://tax.hawaii.gov>
Maui: 54 S. High St. Rm. 208, Wailuku HI 96793
Tel: (808) 984-8500, Fax: (808) 984-8522
Email: tax.maui.office@hawaii.gov
Molokai: P.O. Box 275, Kaunakakai, HI 96748
Tel: (808) 553-5541

HAWAII TAX INCENTIVES

Depending on the business activity that your company performs, you may qualify for tax incentives.

High Technology

The following type of businesses should submit a request for a High Tech Comfort Ruling to the Hawaii Department of Taxation: Federally defined research and development; computer software development & design; biotechnology; performing arts products (that are created or perceived via a computer); sensor and optic technologies; ocean sciences; astronomy; non-fossil fuel energy related technology.

Enterprise Zones

The Enterprise Zones (EZ) program is a joint State-County effort intended to stimulate—via tax and other incentives—certain types of business activity, job preservation, and job creation in areas where they are most appropriate or most needed. For more information on the Hawaii Enterprise Zone Program, see <http://invest.hawaii.gov/business/ez>.

Enterprise Zones Coordinator

County of Maui Mayor's Office of Economic Development
2200 Main St. Ste. 305, Wailuku, HI 96793

Tel: (808) 270-7710, Fax: (808) 270-7995

Website: <http://www.mauicounty.gov/mayor/economic>

Email: economic.development@mauicounty.gov

V. FINANCING SOURCES

The State of Hawaii offers several programs to help businesses obtain loans, grants, and other investment resources, as well as to seek and encourage investments from sources both in and out of the State.

Agricultural/Aquaculture Loan Programs: Administered by the State of Hawaii, Department of Agriculture, the intent of the program is to help promote agricultural and aquaculture development by providing credit at reasonable rates and terms to qualifying individuals or entities. For further info, contact (808) 973-9460 or visit <http://hdoa.hawaii.gov/agl>.

Commercial and Financial Institutions provide loans secured by fixed assets, purchase agreements, accounts receivable and personal guarantees. See list at <http://invest.hawaii.gov/business/business-incentives>.

Export/Import Bank: Ex-Im Bank's mission is to assist in financing the export of U.S. goods and services to international markets by providing working capital guarantees (pre-export financing); export credit insurance; and loan guarantees and direct loans (buyer financing). For more information, call toll-free (800) 565-3946 or visit <http://www.exim.gov>.

Farm Credit Services of Hawaii provides mortgage and operating loans exclusively to farmers, ranchers, fishermen, nursery owners and country home owners throughout the Islands. For more information, call (808) 836-8009, toll-free (800) 894-4996, or visit <http://www.hawaiiarmcredit.com>.

Hawaii Strategic Development Corporation (HSDC) provides investment capital to businesses through the investment of public and private funds in return for equity or ownership positions in private businesses. Emphasis is given to investment opportunities which further technological innovation, though almost all industry sectors are eligible for financing. (The corporation is currently precluded by law from investing in construction of housing.) For further information, call (808) 587-3830 or visit <http://hsrc.hawaii.gov>.

Hawaii Venture Capital Association seeks to foster entrepreneurial development through networking, education and access to venture capital. Visit <http://www.hvca.org>.

HEDCO Local Development Corporation: Private non-profit organization licensed as a Certified Development Company by the U. S. Small Business Administration to administer the federal government's 504 Loan Program. For more information, call (808) 521-6502, toll-free (800) 455-3843, or visit <http://hedcoldc.com>.

Lokahi Pacific Rural Development Loan Program: For entrepreneurs unable to secure bank financing for business start-up and expansion & community development projects. Call (808) 242-5761 ext. 21 or visit <http://www.lokahipacific.org> for more information.

MEO Business Development Center: Micro-Enterprise Loan Program for low- and moderate-income people offering business loans from \$500 to \$50,000; also a six-week entrepreneurial course held six times a year on Maui and four times a year on Molokai; business consulting services; and personal credit improvement programs. For more information call the Maui branch at (808) 249-2990, Molokai branch at (808) 553-3216, or visit <http://www.meoinc.org>.

Native Hawaiian Revolving Loan Fund: The Native Hawaiian Revolving Loan Fund (NHRLF) is a lending program for Native Hawaiians whose mission is to increase sustainable, Native Hawaiian-owned businesses by fostering economic independence, commitment and fiscal responsibility through entrepreneurial/job development. For more information call (808) 594-1835 or visit <http://www.oha.org/malamaloan>.

Small Business Administration (SBA): SBA administers various loan programs. SBA sets the guidelines for the loans while SBA's partners (Lenders, Community Development Organizations and Microlending Institutions) make the loans to small businesses. SBA backs those loans with a guaranty that will eliminate some of the risk to the lending partners. For further information, call (808) 541-2990 or visit <https://www.sba.gov/content/sba-loans>.

Small Business Innovation Research Grants. The Small Business Innovation Research Program (SBIR) is a \$2.2 billion federal funding program that encourages small businesses to develop commercially viable technologies or innovations. For further information, call (808) 589-3814 or visit <http://htdc.org/hawaii-sbir.html>.

Hawaii Angels: Premier investment network for seed-level private equity investors in Hawaii to share investment opportunities, expertise and due diligence. For more information visit <http://www.hawaiiangels.org>.

VI. OTHER RESOURCES

AGRICULTURE

Agricultural Loan Division

Hawaii State Department of Agriculture

1428 S. King St., Honolulu, HI 96814

Tel: (808) 973-9460, Fax: (808) 973-9455

Website: <http://hdoa.hawaii.gov/ag/>

Loan programs including direct, insured and participation loans to qualified farmers, aquaculturists and food manufacturers.

Cooperative Extension Service

UH Manoa College of Tropical Agriculture and Human Resources

Maui: 310 Kaahumanu Ave. Bldg. 214, Kahului, HI 96732

Tel: (808) 244-3242, Fax: (808) 244-7089

Molokai: P.O. Box 394, Hoolehua, HI 96729

Tel: (808) 567-6929, Fax: (808) 567-6933

Website: <http://www.ctahr.hawaii.edu>

Email: kahului@ctahr.hawaii.edu

Provides research-based information from the College of Tropical Agriculture & Human Resources (CTAHR) for individuals, families, businesses and communities on Maui, Molokai and Lanai.

Farm Credit Services of Hawaii

P.O. Box 31306, Honolulu, HI 96820

99-860 Iwaena St., Aiea, HI 96701

Tel: (808) 836-8009, Fax: (808) 836-8610, Toll-free: (800) 894-4996

Website: <http://www.hawaiiifarmcredit.com>

Email: info@hawaiiifarmcredit.com

Provides mortgage and operating loans exclusively to farmers, ranchers, fishermen, nursery owners and country homeowners throughout the Islands.

Farm Service Agency

U.S. Department of Agriculture

77 Hookele St. Ste. 201, Kahului HI 96732

Tel: (808) 871-5500 ext. 353, Fax: (808) 873-6183

Website: <http://www.fsa.usda.gov>

Loans for farm ownership, operating costs, emergencies, guaranteed loans, special assistance for beginning farmers and ranchers.

Maui County Farm Bureau

P.O. Box 148, Kula, HI 96790

Tel: (808) 281-9718, Email: info@mauicountyfarmbureau.org

Website: <http://www.mauicountyfarmbureau.org>

Assists in the promotion of Maui's agriculture industry in partnership with other agricultural organizations.

Maui Farmer's Union - Haleakala Chapter

Website: <http://www.mauifarmersunited.org>

Serves as an advocate for local agriculture, provides an apprentice mentoring program, educational resources and support for local farmers.

Natural Resources Conservation Service

U.S. Department of Agriculture

77 Hookele St. Ste. 201, Kahului, HI 96732

Tel: (808) 871-5500 ext. 354, Fax: (808) 873-6184

Website: <http://www.nrcs.usda.gov>

Serves farmers; provides engineering design for conservation measures and resource management systems.

Tri-Isle Resource Conservation and Development Council, Inc.

77 Hookele St. Ste. 202, Kahului, HI 96732

Tel: (808) 871-5500 ext. 356, Email: tri.isle@gmail.com

Website: <http://www.tri-isle.org>

Assists communities in planning for future conditions and securing funding for community-based projects; promotes economic and community development; preservation of natural resources and improvement of the environment.

BOOKKEEPING AND ACCOUNTING

Any entrepreneur will need assistance with managing their accounts, their taxes, and preparing financial statements. There are several different types of professionals that can assist in this area.

Bookkeepers are responsible for recording transactions, usually using accounting software. This work could involve making payments, tracking payments received, and recording any other financial transaction. This person might be an employee within your company, or an outside contractor. Bookkeepers cannot give tax advice.

Accountants prepare financial statements and reports for analysis, as well as providing tax advice and preparing tax returns. An accountant cannot sign or file a tax return for you, and cannot represent you in case of an audit.

Certified Public Accountants (CPAs) have received additional licensing that allows them to perform the same functions as accountants, but they can also sign tax returns and represent you during audits or other taxation issues.

BUSINESS SIGNAGE

When establishing your business and getting ready for signage, please be aware of the commercial signage code, Title 16.13. It can be found at www.mauicounty.gov under "Online Services" in the "Maui County Code" section. Select Title 16: Buildings and Construction, and Chapter 16.13: Commercial Signs.

Please be aware that the contents of this chapter are not "exclusive" and other restrictive requirements may be imposed based on your town district. It is recommended that you thoroughly understand and comply with the code whether you need a permit or not as well as confer with a licensed sign contractor within the State of Hawaii. All signage must be erected by a licensed sign contractor. If your sign is larger than 12 square feet you are required to obtain a permit from the County of Maui. Permit requests are normally submitted by a licensed sign contractor as they should be familiar with proper placement and size for your district and building.

LABOR/WORKFORCE

There are several types of companies that can help you manage workforce and accounting issues to ensure that you are compliant with State and Federal payroll laws and taxes. The type you choose depends on your own finances and the experience you have with human resources.

Employee leasing firms allow you to outsource a wide range of tasks, such as managing payroll, employee benefits, worker's compensation and labor-related taxes. In this case, your employees would be employed by the third party and "leased" back to your company.

Payroll service companies provide tools and advice to manage your payroll. These firms will usually process your payroll, which means cutting checks and making appropriate deductions. You are the sole employer of your employees and will be responsible for choosing benefits.

Staffing agencies, also known as “temp agencies,” are companies that can provide you with temporary workers, which is best for limited projects or filling in for an employee on extended leave. Many staffing agencies also have “temp-to-hire” services that allow you to try out an employee in a position. Staffing agencies can also help with recruitment of employees.

EDUCATION

EdVenture – Office of Continuing Education & Training

University of Hawaii Maui College

310 Kaahumanu Ave., Kahului, HI 96732

Tel: (808) 984-3231, Fax: (808) 984-3874

Website: <http://maui.hawaii.edu/edventure>

Training in specific skills for starting and managing a business, career training and personal development.

University of Hawaii Maui College

University of Hawaii System

310 W. Kaahumanu Ave., Kahului, HI 96732

Tel: (808) 984-3500

Website: <http://maui.hawaii.edu>

University of Hawaii Center - Maui

Laulima Building Rm. 216

310 W. Kaahumanu Ave., Kahului, HI 96732

Tel: (808) 984-3525, Email: uctрмаui@hawaii.edu

Website: <http://uctрмаui.hawaii.edu>

Offers undergraduate and graduate programs through distance learning via partnerships with other University of Hawaii colleges.

FILM/VIDEO/TV

Maui County Film Office

County of Maui Mayor’s Office of Economic Development

2200 Main St. Ste. 305, Wailuku, HI 96793

Tel: (808) 270-8237, Fax: (808) 270-7995

Email: info@filmmaui.com, Website: <http://www.filmmaui.com>

Through the Office of the Mayor, the Maui County Film Office provides a one-stop shop for assistance with locations, permits, police, fire and other government agencies to assist producers in all aspects of production on the islands of Maui, Molokai and Lanai.

Akaku Maui Community Television, Inc.

333 Dairy Rd., Kahului, HI 96732

Tel: (808) 871-5554, Fax: (808) 871-5510

Website: <http://www.akaku.org>

Non-profit public service agency providing local media access for the islands of Maui, Molokai, Lanai and Kahoolawe.

INSURANCE

Contact your insurance agent or broker. It is prudent for any business to purchase a number of basic types of insurance. Law requires some types of coverage, others simply make good business sense.

The types of insurance listed below are among the most commonly used and are merely a starting point for evaluating the needs of your business.

General Liability Insurance: One of the most common types of liability is product liability, which may be incurred when a customer suffers harm when using the business' product.

Property: It is important to determine the property you need to insure for the continuation of your business and the level of insurance you need to replace or rebuild.

Business Interruption: This insurance can provide sufficient funds to pay your fixed expenses during a period of time when your business is not operational.

Key Man: If you are so critical to the operation of your business that it cannot continue in the event of your illness or death, you should consider this type of insurance.

Automobile: You may need special insurance (called "non-owned automobile coverage") if you use your personal vehicle on company business.

Officer and Director: Officers and directors of a corporation may become personally liable for their actions on behalf of the company.

Home Office: It's a good idea to update your homeowners' insurance policy to include coverage for office equipment.

HIGH TECHNOLOGY

For further information about starting or bringing a high technology business to Maui or Hawaii, visit these websites:

High Technology Development Corporation, Department of Business, Economic Development & Tourism, State of Hawaii, HTDC is a State agency tasked with the development and growth of Hawaii's commercial high technology industry. <http://www.htdc.org>

High Tech Hawaii is Hawaii's high-tech portal website for marketing and promoting high technology in the Islands. <http://www.hitechhawaii.com>

High Tech Maui provides assistance, information and collateral about Maui's technology assets. <http://www.hightechmaui.com>

Maui Economic Development Board, Inc. MEDB supports the growth of technological industries. <http://www.medb.org>

Maui High Performance Computing Center (MHPCC): MHPCC is an Air Force Research Laboratory Center managed by the University of Hawaii. MHPCC is a Department of Defense Supercomputing Resource Center (DSRC) providing computing time to the research, science, and warfighter communities. <http://www.mhpcc.hpc.mil>

Maui Research & Technology Center: A high-tech business incubator dedicated to supporting technology-oriented businesses and promoting the growth of high added-value jobs. <http://htdc.org/incubation-techcenter-mrtc.html>

Pacific Disaster Center: The PDC is an information, technology-based applications center designed to provide information resources supporting natural hazard mitigation, preparation, response and recovery and humanitarian assistance within the Indian/Pacific Ocean region. <http://www.pdc.org>

Hawaii Small Business Development Center Network
<http://www.hisbdc.org>

Small Business Innovation Research – Hawaii: Hawaii-based companies that receive Phase I feasibility study SBIR awards can apply for funds from HTDC's Hawaii SBIR Matching Grant program. <http://htdc.org/hawaii-sbir.html>

PUBLICATIONS

The following publications are useful references.

Maui County Data Book [annual] (Hawaii Business Research Library): A statistical overview of the current state of Maui and Hawaii's visitor industry, including data on arrivals, visitor expenditures, visitor plant inventory, hotel occupancies, etc. Can be purchased at the Hawaii Business Research Library, or visit <http://www.hisbdc.org/BusinessResearchLibrary/MauiCountyDataBook2013.aspx>.

State of Hawaii Data Book [annual] (Department of Business, Economic and Tourism, State of Hawaii): The official summary of statistics on the social, economic, and political organization of our state. Can be purchased from the Honolulu Business Action Center, call (808) 586-2545, or visit <http://dbedt.hawaii.gov/economic/databook/db2013>.

Native Hawaiian Data Book (Office of Hawaiian Affairs). Call (808) 873-3364, or visit <http://www.ohadatabook.com>.

NEWSLETTERS

Connections: Maui Chamber of Commerce's membership newsletter. Tel: (808) 244-0081, or website: <http://www.mauichamber.com/news.html>.

High Tech Maui: Quarterly newsletter features high technology news and issues related to Maui. Tel (808) 875-2300, or sign up at <http://hightechmaui.com/programs/high-tech-maui-email-list>.

PERIODICALS

The Maui News, Tel: (808) 244-3981, Fax: (808) 242-9087
Website: <http://www.mauinews.com>

Lahaina News, Tel: (808) 667-7866, Fax: (808) 667-2726
Website: <http://lahainanews.com>, Email: info@lahainanews.com

Maui Time Weekly, Tel: (808) 244-0777, Fax (808) 244-0446
Website: <http://www.mauitime.com>

Molokai Dispatch, Tel: (808) 552-2781, Fax: (808) 552-2334
Website: <http://www.themolokaidispatch.com>
Email: editor@themolokaidispatch.com

Honolulu Star-Advertiser, Website: <http://www.staradvertiser.com>

Pacific Business News, Tel: (808) 955-8100, Fax: (808) 955-8078
Website: <http://www.bizjournals.com/pacific>
Email: pacific@bizjournals.com

Hawaii Business Magazine, Tel: (808) 537-9500
Fax: (808) 537-6455, Website: <http://www.hawaiibusiness.com>

SUSTAINABILITY

As the world's most isolated archipelago and oil-dependent state in America, a clean energy future for Hawaii isn't simply a desire – it's a necessity. In addition to reducing our state's greenhouse gas emissions, the pursuit of energy independence will also diversify our economy, generate new businesses, develop a skilled workforce and advance technology.

There are significant opportunities to improve energy efficiency; make better use of our renewable resources; and plan for increased energy security and preparedness.

Hawaii 2050 Sustainability Task Force
<http://www.hawaii2050.org>

Hawaii Clean Energy Initiative
www.hawaiicleanenergyinitiative.org

Kanu Hawaii
<http://www.kanuhawaii.org>

University of Hawaii Maui College Go Green Club
<http://sustainablemaui.org/programs-projects/student-go-green-club>

Maui Tomorrow
www.maui-tomorrow.org

Sierra Club Hawaii Chapter, Maui Group
<http://www.hi.sierraclub.org/maui>

South Maui Sustainability

<http://southmauisustainability.wordpress.com>

Sustainability Association of Hawaii

<http://www.sahawaii.org>

Sustainable Living Institute of Maui

<http://sustainablemaui.org>

WEBSITE DEVELOPMENT

Having a website has become almost a requirement for small businesses. However, when it comes to setting up a website there are so many options that choosing what to do is often confusing for a small business owner.

Why do you need a website?

Today, most small businesses need an online presence as much as they need a phone or mailbox. Customers and clients -- current and potential -- expect you to have one. For some small businesses, a website has become the primary selling tool -- a means to access inventory or collaborate on client projects. Having a website, especially a web site that is designed to be an effective Internet marketing tool, can be very valuable for small businesses. Without the right web site, people will not be able to find your business.

Should you hire a developer or do it yourself? The most important thing to remember about hiring a developer is to do your research. If you are going to pay the money, make sure you are going to get the result you want and in the time frame you expect.

Do it yourself:

PROS: You'll save money by doing it yourself, not to mention have complete control over the look and feel of the site. If you make yourself the administrator, you have the freedom to update and make changes whenever you feel it's necessary. If you have a working knowledge of basic web design there are free tools that will allow you to create a professional looking website on your own.

CONS: If you don't know much about computers and/or web design, it could take a while to learn everything and get your site up and running. Also, if you choose to become an administrator, you will have to spend even more time dedicated to making any updates and changes to the site.

Hire a developer:

PROS: You will get a clean well designed web page in a short amount of time if you hire a web developer. Also, they will take care of any changes and updates in the future. A professional designer also will have the ability to create a completely unique site that is beyond the scope of what you could do yourself. Plus, it will give you more time to devote to the other responsibilities you have running your business.

CONS: You may not always have as much control over the outcome of your site. Also, some busy developers may take a while to get your site completed.

How to determine what type of website you need

The vast array of options one has for setting up a website can add confusion to the process. One way to begin considering the options is to decide if your needs are simple or complex:

Simple: If your business is not web-based and you merely want a place on the web, there are many off-the-shelf, even free, products and services that may be all you need.

Less Simple: If you are going to be selling products online and need to set up an e-commerce site, there are inexpensive and easy-to-set up products and services.

Complex: If your site is going to be the basis of an online business, then developing it may involve a great deal of time and resources to create and launch.

Very Complex: If your site is going to contain vast amounts of content and data used in a specialized way, it will also require custom development to create and launch.

Selecting a domain name

A domain name, sometimes called a URL, is the "web address" string of letters that will serve as a means for people to find your website. You can register your desired address easily through services called "domain registrars".

Choosing a web hosting service

A simple website will only require a simple web-hosting solution. Often, the same company you use for Internet access will provide a simple website hosting plan as part of the service. As your needs become more complex, your hosting needs may also become more complex. The need for increased bandwidth (the capacity for sending and receiving data) and increased data storage may require a customized web-hosting arrangement. In other cases, you may want to purchase certain equipment and host the website at your location.

Designing a website

A simple website can utilize design templates that are available from your web hosting service or from other sources, including website and software publishers.

VII. ALPHABETICAL DIRECTORY

Agricultural Development Division, Market Development Branch

Hawaii Department of Agriculture
1428 South King St., Honolulu, HI 96814-2512
Tel: (808) 973-9595, Fax: (808) 973-9590
Website: <http://hdoa.hawaii.gov>
E-mail: hdoa.md@hawaii.gov

Agricultural Loan Division

Hawaii State Department of Agriculture
1428 S. King St., Honolulu, HI 96814
Tel: (808) 973-9460, Fax: (808) 973-9455
Website: <http://hdoa.hawaii.gov/agl>

Akaku Maui Community Television, Inc.

333 Dairy Rd., Kahului, HI 96732
Tel: (808) 871-5554, Fax: (808) 871-5510
Website: <http://www.akaku.org>

Business Development & Marketing Division

Hawaii State Department of Business, Economic Development
& Tourism
P.O. Box 2359, Honolulu, HI 96804
Tel: (808) 587-2584, Fax: (808) 587-3388
Website: <http://invest.hawaii.gov>

Business Registration Division

Department of Commerce & Consumer Affairs
P.O. Box 40, Honolulu, HI 96810
Tel: (808) 586-2727, Fax: (808) 586-2733
Website: <http://cca.hawaii.gov/breg>
Email: breg@dcca.hawaii.gov
Consumer Dial Fax on-Demand Service: (808) 587-1234

Cooperative Extension Service

UH Manoa College of Tropical Agriculture and Human Resources
Maui: 310 Kaahumanu Ave. Bldg. 214, Kahului, HI 96732
Tel: (808) 244-3242, Fax: (808) 244-7089
Molokai: P.O. Box 394, Hoolehua, HI 96729
Tel: (808) 567-6929, Fax: (808) 567-6933
Website: <http://www.ctahr.hawaii.edu>, Email: kahului@ctahr.hawaii.edu

Customs Service

U.S. Department of Homeland Security

Honolulu Port: 300 Ala Moana Blvd. Rm. 2500, Honolulu, HI 96850

Tel: (808) 356-4100, Fax: (808) 356-4185

Kahului Port: P.O. Box 1458, Kahului, HI 96732

Tel: (808) 877-6013, Fax: (808) 877-5703

Website: <http://www.cbp.gov/trade/basic-import-export>

Department of Commerce and Consumer Affairs, Hawaii State

Maui District Office

1063 Lower Main St. Ste. C216 Wailuku, HI 96793

Tel: (808) 243-5808, Website: <http://www.hawaii.gov/dcca>

Department of Health, Hawaii State

Maui District Office

54 S. High St. Rm. 301, Wailuku, HI 96793

Tel: (808) 984-8200, Fax: (808) 984-8222

Website: <http://health.hawaii.gov>

Department of Human Services, Hawaii State

270 Waiehu Beach Rd. #111A, Wailuku, HI 96793

Tel: (808) 243-5866

Website: <http://humanservices.hawaii.gov>

Department of Labor and Industrial Relations, Hawaii State

State of Hawaii, 830 Punchbowl St. Honolulu, HI 96813

Tel: (808) 586-8914

Website: <http://labor.hawaii.gov>

Department of Liquor Control, County of Maui

2145 Kaohu St. Rm. 105, Wailuku, HI 96793

Tel: (808) 243-7753, Fax: (808) 243-7558

Lahaina Office: 788 Pauoa St. Rm. 102, Lahaina, HI 96761

Tel: (808) 661-9581, Fax: (808) 661-8375

Website: <http://www.mauicounty.gov/departments/liquor>

Email: liquor@mauicounty.gov

Department of Planning, County of Maui

2200 Main St. Ste. 315, Wailuku, HI 96793

Tel: (808) 270-7253, Fax: (808) 270-7634

Website: <http://www.mauicounty.gov/departments/planning>

Email: planning@mauicounty.gov

Development Services Administration

County of Maui Department of Public Works and Environmental Management

250 S. High St., Wailuku, HI 96793

Tel: (808) 270-7379, Fax: (808) 270-7972

Website: <http://www.mauicounty.gov>, Email: dsa@mauicounty.org

EdVenture – Office of Continuing Education & Training

University of Hawaii Maui College

310 Kaahumanu Ave., Kahului, HI 96732

Tel: (808) 984-3231, Fax: (808) 984-3874

Website: <http://maui.hawaii.edu/edventure>

Farm Credit Services of Hawaii

P.O. Box 31306, Honolulu, HI 96820

99-860 Iwaena St., Aiea, HI 96701

Tel: (808) 836-8009, Fax: (808) 836-8610, Toll-free: (800) 894-4996

Website: <http://www.hawaiiifarmcredit.com>

Email: info@hawaiiifarmcredit.com

Farm Service Agency

U.S. Department of Agriculture

77 Hookele St. Ste. 201, Kahului, HI 96732

Tel: (808) 871-5500 ext. 353, Fax: (808) 873-6183

Website: <http://www.fsa.usda.gov>

Federal Trade Commission

Bureau of Consumer Protection

Website: <http://www.ftc.gov>

Foreign-Trade Zone No. 9

521 Ala Moana Blvd. #201, Honolulu, HI 96813

Tel: (808) 586-2507, Fax: (808) 586-2512

Website: <http://www.ftz9.org>

Email: administration@ftz9.org

GS1 US

7887 Washington Village Drive Ste. 300, Dayton, OH 45459

Tel: (937) 435-3870, Fax: (937) 435-7317

Email: info@gs1us.org

Website: <http://www.gs1us.org>

Hawaii 2050 Sustainability Task Force

Website: <http://www.hawaii2050.org>

Hawaii Angels

Website: <http://www.hawaiiangels.org>

Hawaii Business Express (One-Stop Registration)

<http://www.hbe.ehawaii.gov>

Hawaii Business Research Library

Maui Research & Technology Park

1300 N. Holopono St. Ste. 213, Kihei, HI 96753

Tel: (808) 875-5990, Fax: (808) 875-5989

Website: <http://hisbdc.org/BusinessResearchLibrary.aspx>

Email: library@hisbdc.org

Hawaii Clean Energy Initiative

Website: www.hawaiicleanenergyinitiative.org

Hawaii Export Assistance Center

Hawaii Foreign-Trade Zone No. 9

521 Ala Moana Blvd. #214, Honolulu, HI 96813

Tel: (808) 522-8041, Toll-free Tel: (800) 872-8723

Hawaii Small Business Development Center Network

Maui Research and Technology Park

1300 N. Holopono St. Ste. 213, Kihei, HI 96753

Tel: (808) 875-5990 Fax: (808) 875-5989

Website: <http://www.hisbdc.org>, Email: pat.diaz@hisbdc.org

Hawaii Strategic Development Corporation

Hawaii State Department of Business, Economic Development & Tourism

P.O. Box 2359, Honolulu, HI 96804

Tel: (808) 587-3830, Website: <http://hdsc.hawaii.gov>

Hawaii Venture Capital Association

Website: <http://www.hvca.org>

HEDCO Local Development Corporation

222 S. Vineyard St. Ste. PH1 Honolulu, HI 96813

Tel: (808) 521-6502, Toll-free Tel: (800) 455-1888

Website: <http://hedcoldc.com>

High Technology Development Corporation

Hawaii State Department of Business, Economic Development & Tourism
2800 Woodlawn Dr. Ste. 100, Honolulu, HI 96822
Tel: (808) 539-3806, Fax: (808) 539-3795
Website: <http://www.htdc.org>

High Tech Hawaii

Website: <http://www.hitechhawaii.com>

High Tech Maui

Website: <http://www.hightechmaui.com>

Honolulu Business Action Center

1130 N. Nimitz Hwy. Ste. A-220, Honolulu, HI 96817
Tel: (808) 586-2545, Fax: (808) 586-2544
Website: <http://cca.hawaii.gov/breg>
Email: bac@dcca.hawaii.gov

Honolulu Star-Advertiser

Website: <http://www.staradvertiser.com>

Internal Revenue Service

U.S. Department of Treasury
300 Ala Moana Blvd. #1002, Honolulu, HI 96813
Toll Free Tel: (800) 829-1040, Local Tel: (808) 524-5953
Website: <http://www.irs.gov>

Inventors Assistance Center

Toll-free Tel: (800) 786-9199
Website: <http://www.uspto.gov/patent>

Kanu Hawaii

Website: <http://www.kanuhawaii.org>

Kuhao Business Center

2 Kamoi St. Ste. 600, Kaunakakai, HI
Tel: (808) 553-8100, Fax: (808) 553-8110
Website: <http://www.mauicounty.gov/kuhao>
Email: jennifer.hawkins@mauicounty.gov

Lahaina News, Tel: (808) 667-7866, Fax: (808) 667-2726

Website: <http://lahainanews.com>, Email: info@lahainanews.com

Lanai Chamber of Commerce

P.O Box 630730, Lanai City, HI 96763-0730

Website: <http://www.lanaichamber.com>

Email: info@lanaichamber.com

Lokahi Pacific

1935 Main St. Ste. 204, Wailuku, HI 96793

Tel: (808) 242-5761 Fax: (808) 244-2057

Website: <http://www.lokahipacific.org/index.html>

Maui Business Action Center

Maui County Business Resource Center

The Maui Mall, 70 Kaahumanu Ave. Unit B-9, Kahului, HI 96732

Tel: (808) 270-5769, Fax: (808) 270-5765, Website: <http://cca.hawaii.gov/bac>

Maui Chamber of Commerce

95 Mahalani St. Ste. 22A, Wailuku, HI 96793

Tel: (808) 244-0081, Fax: (808) 240-0083

Website: <http://www.mauichamber.com>, Email: info@mauichamber.com

Maui County Business Resource Center

The Maui Mall, 70 E. Kaahumanu Ave., Unit B-9, Kahului, HI 96732

Tel: (808) 270-5770, Fax: (808) 270-5765

Website: <http://www.mauicounty.gov/mcbrc>

Email: karen.arakawa@mauicounty.gov

Maui County Farm Bureau

P.O. Box 148, Kula, HI 96790

Tel: (808) 281-9718

Website: <http://www.mauicountyfarmbureau.org>

Email: info@mauicountyfarmbureau.org

Maui County Film Office

County of Maui Mayor's Office of Economic Development

2200 Main St. Ste. 305, Wailuku, HI 96793

Tel: (808) 270-8237, Fax: (808) 270-7995

Email: info@filmmaui.com, Website: <http://www.filmmaui.com>

Maui Economic Development Board, Inc.

1305 N. Holopono St. Ste. 1, Kihei, HI 96753

Tel: (808) 875-2300, Fax: (808) 879-0011

Website: <http://www.medb.org>, Email: info@medb.org

Maui Farmer's Union - Haleakala Chapter

Website: <http://www.mauifarmersunited.org>

Maui Filipino Chamber of Commerce

Website: <http://www.mauifilipinochamber.com>

Maui High Performance Computing Center

Website: <http://www.mhpcc.hpc.mil>

Maui Native Hawaiian Chamber of Commerce

Website: <http://www.mnhcoc.org>

Maui News, The

Tel: (808) 244-3981, Fax: (808) 242-9087

Website: <http://www.mauinews.com>

Maui Research & Technology Center

Website: <http://htdc.org/incubation-techcenter-mrtc.html>

Maui Time Weekly

Tel: (808) 244-0777, Fax (808) 244-0446

Website: <http://www.mauitime.com>

Maui Tomorrow

Website: www.maui-tomorrow.org

Mayor's Office of Economic Development, County of Maui

2200 Main St. Ste. 305, Wailuku, HI 96793

Tel: (808) 270-7710, Fax: (808) 270-7995

Website: <http://www.mauicounty.gov/mayor/economic>

Email: economic.development@mauicounty.gov

MEO Business Development Corporation

99 Mahalani St. Ste. 109, Wailuku, HI 96793

Tel: (808) 249-2990, Fax: (808) 249-2991

Website: <http://www.meoinc.org>

Email: micro@meoinc.org

Molokai Branch: 380 Kolapa Pl., Kaunakakai, HI 96748

Tel: (808) 553-3216, Fax: (808) 553-3776

Email: molokai@meoinc.org

Molokai Chamber of Commerce

PO Box 515, Kaunakakai, HI 96748

Tel: (808) 646-0928

Email: info@molokaichamber.org

Molokai Community Services Council

P.O. Box 2047, Kaunakakai, HI 96748

Tel: (808) 553-3244, Fax: (808) 553-3370

Website: <http://www.molokai.org>, Email: mcsc@molokai.org

Molokai Dispatch

Tel: (808) 552-2781, Fax: (808) 552-2334

Website: <http://www.themolokaidispatch.com>

Email: editor@themolokaidispatch.com

Motor Vehicles and Licensing Division

Department of Finance, County of Maui

70 E. Kaahumanu Ave. #A17, Kahului, HI 96732-2176

Tel: (808) 270-7363, Fax: (808) 270-7857

Website: <http://www.mauicounty.gov/departments/finance>

Native Hawaiian Revolving Loan Fund

Tel: (808) 594-1835

Website: <http://www.oha.org/malamaloan>

Natural Resources Conservation Service

U.S. Department of Agriculture

77 Hookele St. Ste. 201, Kahului HI 96732

Tel: (808) 871-5500 ext 354, Fax: (808) 873-6184

Website: <http://www.nrcs.usda.gov>

Office of Hawaiian Affairs (OHA)

33 Lono Ave. Ste. 480, Kahului, HI 96732

Tel: (808) 873-3364, Fax: (808) 873-3361

Website: <http://www.oha.org>

Pacific Business News

Tel: (808) 955-8100, Fax: (808) 955-8078

Website: <http://www.bizjournals.com/pacific>

Email: pacific@bizjournals.com

Pacific Disaster Center

Website: <http://www.pdc.org>

PATCH (People Attentive to Children)

1063 Lower Main St. Unit C-214, Wailuku, HI 96793

Tel: (808) 242-99232 Fax: (808) 242-4672

Website: <http://www.patchhawaii.org>, Email: patch@patch-hi.org

Professional and Vocational Licensing Division

Hawaii State Department of Commerce & Consumer Affairs

Tel: (808) 586-3000

Website: <http://www.hawaii.gov/dcca/areas/pvl>

Email: pvl@dcca.hawaii.gov

SCORE of Hawaii, Inc.

Maui County Business Resource Center

The Maui Mall, 70 Kaahumanu Ave. Unit B-9, Kahului, HI 96732

Tel: (808) 270-5770, Fax: (808) 270-5765

Website: <http://www.hawaiiiscore.org>

Sierra Club Hawaii Chapter, Maui Group

<http://www.hi.sierraclub.org/maui>

Small Business Administration, U.S.

Hawaii District Office

500 Ala Moana Blvd. Ste. 1-306, Honolulu, HI 96813

Tel: (808) 541-2990, Fax: (808) 541-2976

Website: <http://www.sba.gov/hi>

Small Business Innovation Research Program

Tel: (808) 589-3814

Website: <http://htdc.org/hawaii-sbir.html>

South Maui Sustainability

Website: <http://southmauisustainability.wordpress.com>

Sustainability Association of Hawaii

Website: <http://www.sahawaii.org>

Sustainable Living Institute of Maui

Website: <http://sustainablemaui.org>

Taxpayer Services

Hawaii State Department of Taxation

830 Punchbowl St., Honolulu, HI 96813

Tel: (808) 587-4242, Website: <http://tax.hawaii.gov>

Maui: 54 S. High St. Rm. 208, Wailuku HI 96793

Tel: (808) 984-8500, Fax: (808) 984-8522

Email: tax.maui.office@hawaii.gov

Molokai: P.O. Box 275, Kaunakakai, HI 96748

Tel: (808) 553-5541

Trademark Assistance Center

U.S. Patent and Trademark Office

Toll-free Tel: (800) 786-9199

Website: <http://www.uspto.gov/trademark>

Email: TrademarkAssistanceCenter@uspto.gov

Tri-Isle Resource Conservation and Development Council, Inc.

U.S. Department of Agriculture

77 Hookele St. Ste. 202, Kahului HI 96732

Tel: (808) 871-5500 ext. 356, Email: tri.isle@gmail.com

Website: <http://www.tri-isle.org>

University of Hawaii Center - Maui

Laulima Building Rm. 216

310 W. Kaahumanu Ave., Kahului, HI 96732

Tel: (808) 984-3525, Email: uctrmaui@hawaii.edu

Website: <http://uctrmaui.hawaii.edu>

University of Hawaii Maui College

310 Kaahumanu Ave., Kahului, HI 96732

Tel: (808) 984-3500

Website: <http://maui.hawaii.edu>

University of Hawaii Maui College Go Green Club

<http://sustainablemaui.org/programs-projects/student-go-green-club>

U.S. Copyright Office

101 Independence Avenue, S.E., Washington, D.C. 20559-6000

Tel: (202) 707-3000, Toll-free Tel: (877) 476-0778

Forms & Publications Tel: (202) 707-9100

Website: <http://www.copyright.gov>

U.S. Export-Import Bank

811 Vermont Avenue, N.W., Washington, D.C. 20571

Toll free Tel: (800) 565-3946, Fax: (808) 565-3380

Website: <http://www.exim.gov>

Worksource Maui

2064 Wells St. Ste. 108, Wailuku, HI 96793

Tel: (808) 984-2091, Fax: (808) 984-2090

Email: info@worksourcemaui.com

Website: <http://www.hirenethawaii.com>

Molokai: 55 Makaena Pl. Rm. 4, Kaunakakai, HI 96748

Tel: (808) 553-1755, Fax: (808) 553-1754

Lanai (Tel only): (808) 984-2091

NOTES

This image shows a full page of primary-ruled paper. It features multiple sets of horizontal lines designed to help young learners write neatly. Each set consists of three lines: a solid top line, a dashed middle line, and a solid bottom line. These sets are repeated down the entire page, providing ample space for handwriting practice. The paper is otherwise blank, with no margins or additional markings.

Kuha'o Business Center

2 Kamo'i Street, Suite 600 • Kaunakakai, HI 96748

(808) 553-8100 • www.mauicounty.gov/kuhao



**Your resource hub
for local small businesses!**



Maui County Business Resource Center

The Maui Mall, 70 E. Ka'ahumanu Avenue • Kahului, HI 96732

(808) 270-5770 • www.mauicounty.gov/mcbrc



MAYOR'S OFFICE OF
ECONOMIC
DEVELOPMENT
MAUI COUNTY

revised as of April 2015